

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: **MARK A. RATAJCZAK**

Debtor.

Case Number: 21-41544 LSG
Chapter 13
Judge **LISA S. GRETCHKO**

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033

**ORDER GRANTING DEBTOR'S MOTION TO EXTEND STAY BEYOND 30 DAYS
PURSUANT TO 11 USC §362(C)(3)(B) AND ORDERING PAYMENT OF PRE-
CONFIRMATION ADEQUATE PROTECTION PAYMENTS TO CREDITOR, US
BANK TRUST NATIONAL ASSOCIATION**

This matter having come for hearing before the Court by way of Motion to Extend Stay Beyond 30 Days Pursuant to 11 U.S.C. §362(c)(3)(B) and L.B.R. 4001-6(a), service having been made with a notice of hearing pursuant to L.B.R. 4001-6(a), and the Court having ruled in accordance with the following and thus the parties have agreed to an order in the following format as evidenced by their Stipulation to entry of this Order (ECF No. 30), and the Court being advised in the premises;

IT IS HEREBY ORDERED that the Motion to Extend Stay Beyond 30 Days Pursuant to 11 U.S.C. §362(c)(3)(B) is hereby granted.

IT IS FURTHER ORDERED that the Stay is hereby extended as to all creditors for the duration of this case or until further Order of this Court.

IT IS FURTHER ORDERED that in the event that debtor(s) fail(s) to make any future Chapter 13 plan payments, the Trustee or any Creditor may submit a notice of default, served upon debtor and debtor's counsel and permitting 28 days from the service of the notice in which to cure any and all defaults in payments. If debtor(s) fails to cure the defaults in payments after having been provided notice under the provisions of this order, then the Trustee or Creditor may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make plan payments, and the proceedings may be thereafter dismissed without a further hearing, or notice.

IT IS FURTHER ORDERED that the Trustee will make pre-confirmation adequate protection payments commencing April 1, 2021 and continuing on a monthly basis until the plan is confirmed, or until further order of this Court.

IT IS FURTHER ORDERED that this Order relates to and includes the following information:

Secured Creditor: US Bank Trust National Association, PO Box 6172, Rapid City, SD 57709

Collateral: 5634 Pebble Ridge Court, Ann Arbor, MI 48108

Monthly Pre-Confirmation Adequate Protection Payment: \$1,699.52

Paid by: Trustee

IT IS FURTHER ORDERED that if the Trustee is to disburse these payments, and if there are more than one of these Orders in effect and there are not sufficient funds to fully honor all payments, then and in such event, the Trustee is hereby ordered to pro-rate each disbursement.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

Signed on April 21, 2021



/s/ Lisa S. Gretchko

Lisa S. Gretchko
United States Bankruptcy Judge